



# Sun Life Rainbow MPF Scheme Special Private Account

helps you realize your retirement plans



### Important Note

- Sun Life Rainbow MPF Scheme is a mandatory provident fund scheme (the "Scheme").
- Investment involves risks and not all investment choices available under the Scheme would be suitable for everyone. There is no assurance on investment returns and your investments/accrued benefits may suffer significant loss.
- You should consider your own risk tolerance level and financial circumstances before making any investment choices. When, in your selection of funds, you are in doubt as to whether a certain fund is suitable for you (including whether it is consistent with your investment objectives), you should seek financial and/or professional advice and choose the fund(s) most suitable for you taking into account your circumstances.
- Members reaching 65th birthday or early retiring on reaching age 60 may apply (in such form and on such conditions as the Trustee may from time to time determine but subject to the MPFS Ordinance and Regulation) for payment of the MPF Benefits and/or TVC benefits in instalments. Please refer to Section 6.1.12 "Withdrawal of Benefits" of the MPF Scheme Brochure of the Scheme for further details.
- The Sun Life MPF Income Fund does not guarantee distribution of dividend, capital or investment return, the frequency of distribution, or the dividend amount/yield. Dividends may be paid out of the realized capital gains, capital and/or gross income while charging/paying all or part of the fees, charges and expenses to/out of the capital, resulting in an increase in distributable income available for dividend distribution, and therefore, Sun Life MPF Income Fund may effectively pay dividend out of capital. Payment of dividends out of capital and/or effectively out of capital amounts to a withdrawal of part of the original investment or from any capital gains attributable to that original investment. Distribution of dividends will result in an immediate decrease or adjustment in the net asset value per unit of the Sun Life MPF Income Fund.
- Members should note that the regular and frequent distribution of dividends and reinvestment of such dividends into the Sun Life MPF Income Fund (for members below age 60) or the Sun Life MPF Conservative Fund (for members aged 60 or above) will inevitably involve an investment time-lag during which dividends are not reinvested. The dividends are hence subject to out-of-market risk on a recurring (monthly) basis. The return of the Sun Life MPF Income Fund (for members below age 60) or the Sun Life MPF Conservative Fund (for members aged 60 or above) may be impacted negatively or positively due to the dividend distribution arrangement, as its net asset value per unit may have increased or decreased at the time when dividends are reinvested. Therefore such return may deviate from that of a constituent fund with similar investment portfolio without such dividend distribution arrangement and may not always be advantageous to these members.
- Your investment decision should not be based on this material alone.
- You are advised to read the MPF Scheme Brochure and the relevant marketing materials of the Scheme for further details and risk factors prior to making any investment decision.

**If you would like to save enough for the retirement life that you dream of, you need to start planning early.**



**When you plan for retirement, have you asked yourself these questions?**



Do you want to maintain your current living standard when you retire?



What can you do if your MPF investment will not build sufficient wealth for retirement?

# Managing your retirement fund through a Special Private Account

**Sun Life Rainbow MPF Scheme - Special Private Account ("SPA")** is tailored to help you plan for your retirement at the MPF platform. Its diversified features may meet your retirement needs.



## Flexible product features

<b>Suitable for employees and for those self-employed</b>	Any person who is or was previously a member of any MPF scheme or a member of an ORSO scheme may elect to participate in the Sun Life Rainbow MPF Scheme as a SPA member.
<b>Wide range of investment choices</b>	The Scheme offers 19 constituent funds with different risk levels to meet different investment goals.
<b>Simple investment tool</b>	Join Fund Cruiser <sup>1</sup> if you want to manage your investment portfolio with less hassle.
<b>Investment requirement</b>	The investment requirement allows you to start retirement planning by investing a minimum of HK\$300 per month on a regular basis or by making a lump-sum contribution (not less than HK\$3,000 per payment) at any time <sup>2</sup> .
<b>Withdrawals</b>	SPA allows you to partially withdraw <sup>3</sup> your account balance four times <sup>4</sup> in each calendar year (from January 1 to December 31).
<b>Change investment strategy according to your investment needs</b>	Free constituent fund switching allows you to manage your funds effectively when your investment objectives or personal circumstances change.
<b>Manage your account easily</b>	You can change investment instructions via the eMPF Platform.
<b>Fees and charges (Effective from 1 April 2026)</b>	The management fees of the constituent funds (except the Sun Life MPF Core Accumulation Fund and Sun Life MPF Age 65 Plus Fund) range from 0.813% to 1.673% <sup>5</sup> . The payment for services relating to DIS <sup>6</sup> for the Sun Life MPF Core Accumulation Fund and the Sun Life MPF Age 65 Plus Fund is up to 0.663%.



## Easy to enrol

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To enroll in the Scheme, please submit the completed enrolment instruction to the eMPF Platform via the following link or QR code:

### eMPF Web Portal:

<https://portal.empf.org.hk/login?lang=en>



### eMPF Mobile App:

<https://www.empf.org.hk/app>



**Plan ahead of your retirement.  
Call your Sun Life MPF advisor or  
Sun Life Trustee MPF Hotline at  
3183 1888 for details.**

- <sup>1</sup> Fund Cruiser is a program that adopts a pre-determined asset allocation method, which automatically rebalances your MPF portfolio every year according to your age on your birthday. The risk level of the portfolio will therefore shift from aggressive to conservative gradually as you get closer to your retirement. Members should note that the predetermined asset allocation under Fund Cruiser is a standard arrangement only and does not constitute any investment advice to individual members. The arrangement does not take into account factors other than age, which members may also need to consider, such as their investment objectives, financial needs, risk tolerance, market and economic situations. For details of Fund Cruiser, please refer to the MPF Scheme Brochure of the Scheme.
- <sup>2</sup> Applications with monthly contribution amounts of more than HK\$50,000 or with lump sum contribution amounts of more than HK\$500,000 will be accepted subject to anti-money laundering checking. Sun Life Trustee Company Limited (the "Trustee") reserves the right to terminate any inactive account that has had no contributions for the past consecutive 12 months or any accounts with assets less than HK\$3,000 at any time, upon giving the member one month's prior written notice.
- <sup>3</sup> Member may withdraw all or part of his account balance at any time by completing and submitting a specified instruction which shall reach the eMPF Platform one month before the effective date of the withdrawal. The minimum partial withdrawal amount is HK\$3,000. For details, please refer to the MPF Scheme Brochure of the Scheme.
- <sup>4</sup> It is subject to the Trustee's discretion to permit subsequent withdrawals if the number of withdrawals exceed four times per calendar year.
- <sup>5</sup> The above fund management fees and payment for services relating to DIS do not reflect all costs and expenses to be paid by the scheme members. For more details of the management fees, payment for services relating to DIS and other applicable fees, charges and expenses of the constituent funds, please refer to the MPF Scheme Brochure of the Scheme.
- <sup>6</sup> "Payment for services relating to DIS" includes fees paid or payable for the services provided by the trustee, custodian, eMPF Platform Company Limited, investment manager (including fees based on fund performance, if any) and MPF scheme provider or promoter of the Scheme, constituent funds and in the case of DIS Funds, the underlying APIFs, and any of the delegates from these parties and such fees are calculated as a percentage of the net asset value of a fund. In the case of the DIS Funds, payment for services payable to the parties named above, or their delegates, can only (subject to certain exceptions in the MPFS Ordinance) be charged as a percentage of the net asset value of each of the DIS Funds and its underlying APIFs. These payments for service are also subject to a statutory daily limit equivalent to 0.75% per annum of the net asset value of each of the DIS Funds which applies across both the DIS Funds and its respective underlying APIFs.

### **Important Note**

Investment involves risks and past performance is not indicative of future performance. Investment return may rise as well as fall due to market condition and currency movement which may affect the value of investments. The value of units may vary due to changes in exchange rates between currencies. Emerging markets may involve a higher degree of risk than in developed markets and are usually more sensitive to price movements.

The return of Sun Life MPF RMB and HKD Fund may be adversely affected by movements in RMB exchange rates as well as foreign exchange controls and repatriation restrictions imposed by the Chinese government as the fund invests part of its assets in RMB denominated money market and debt instruments.

You are advised to read the MPF Scheme Brochure and the relevant marketing materials of the Scheme for further details including risk factors prior to making any investment decision.

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